

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In re: RICHARDS, ROBERT E., JR.
RICHARDS, AMANDA R.

§ Case No. 13-24177-CMB

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Charles O. Zebley, Jr., chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$136,720.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$50,520.00</u>
Total Distribution to Claimants: <u>\$6,187.08</u>	Claims Discharged Without Payment: <u>\$35,739.57</u>
Total Expenses of Administration: <u>\$36,812.92</u>	

3) Total gross receipts of \$ 67,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 24,500.00 (see **Exhibit 2**), yielded net receipts of \$43,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$146,321.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	36,812.92	36,812.92	36,812.92
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	43,362.43	16,680.39	6,337.87	6,187.08
TOTAL DISBURSEMENTS	\$189,683.43	\$53,493.31	\$43,150.79	\$43,000.00

4) This case was originally filed under Chapter 7 on October 03, 2013.
The case was pending for 48 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/28/2017 By: /s/Charles O. Zebley, Jr.
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
POTENTIAL LAWSUIT AGAINST LONGHORN STEAKHOUSE	1149-000	67,500.00
TOTAL GROSS RECEIPTS		\$67,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Robert E. Richards, Jr. and Amanda R. Richards	Debtors' Exemptions Per 11/4/14 Order (Doc. No. 81)	8100-002	24,500.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$24,500.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Members 1st FCU	4110-000	15,000.00	N/A	N/A	0.00
NOTFILED	PNC Bank National Association c/o Alyk L.	4110-000	131,321.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$146,321.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Charles O. Zebley, Jr.	2100-000	N/A	5,050.00	5,050.00	5,050.00
Trustee Expenses - Charles O. Zebley, Jr.	2200-000	N/A	24.14	24.14	24.14
Attorney for Trustee Expenses (Trustee Firm) - Charles O. Zebley, Jr., Esquire	3120-000	N/A	901.11	901.11	901.11
Attorney for Trustee Fees (Trustee Firm) - Charles O. Zebley, Jr., Esquire	3110-000	N/A	4,625.00	4,625.00	4,625.00

Other - Rabobank, N.A.	2600-000	N/A	29.12	29.12	29.12
Other - Haggerty & Silverman, P.C.	3210-000	N/A	22,500.00	22,500.00	22,500.00
Other - Haggerty & Silverman, P.C.	3220-000	N/A	3,521.92	3,521.92	3,521.92
Other - Rabobank, N.A.	2600-000	N/A	80.29	80.29	80.29
Other - International Sureties, LTD.	2300-000	N/A	22.18	22.18	22.18
Other - Rabobank, N.A.	2600-000	N/A	34.98	34.98	34.98
Other - Rabobank, N.A.	2600-000	N/A	24.18	24.18	24.18
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$36,812.92	\$36,812.92	\$36,812.92

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	ATLAS ACQUISITIONS LLC	7100-000	N/A	8,760.76	0.00	0.00
2	DISCOVER BANK	7100-000	2,414.23	2,414.23	2,414.23	2,408.33
3	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	1,519.63	221.08	221.08	220.54
4	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	223.10	388.65	388.65	387.70
5	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	215.00	225.78	225.78	225.23
6	CAPITAL ONE BANK (USA), N.A.	7100-000	789.92	789.92	789.92	787.99
7	CAPITAL ONE BANK (USA), N.A.	7100-000	724.00	724.26	724.26	722.49

	8	VISITING NURSE ASSOC.	7100-000		135.86	135.96	135.96	0.00
	9	CITIBANK, N.A.	7100-000		943.91	493.91	493.91	492.70
	10	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	7100-000		808.00	808.45	808.45	806.47
	11	LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS AS	7100-000	N/A		1,581.76	0.00	0.00
NOTFILED		Lancaster General Hospital	7100-000		709.00	N/A	N/A	0.00
NOTFILED		Lancaster General Health	7100-000		233.00	N/A	N/A	0.00
NOTFILED		Lancaster General Hospital	7100-000		552.00	N/A	N/A	0.00
NOTFILED		Hospital Billing - CHOP	7100-000		747.03	N/A	N/A	0.00
NOTFILED		Infection Specialist of Lancaster c/o Credit Bureau	7100-000		35.00	N/A	N/A	0.00
NOTFILED		Infection Specialist of Lancaster c/o Credit Bureau	7100-000		117.90	N/A	N/A	0.00
NOTFILED		Lancaster County Prothonotary	7100-000		1,358.00	N/A	N/A	0.00
NOTFILED		Red Rose Emergency	7100-000		658.00	N/A	N/A	0.00
NOTFILED		National Recovery Agency	7100-000		139.00	N/A	N/A	0.00
NOTFILED		One Main Financial	7100-000		11,890.00	N/A	N/A	0.00
NOTFILED		NCO Financial Services	7100-000		724.00	N/A	N/A	0.00
NOTFILED		May & Grant Obstetrics	7100-000		2,104.53	N/A	N/A	0.00
NOTFILED		Lehigh Valley Respiratory Care	7100-000		590.86	N/A	N/A	0.00
NOTFILED		LGMG-Lanc General Pediatric Specialists	7100-000		35.00	N/A	N/A	0.00
NOTFILED		H&R Block Bank	7100-000		1,127.70	N/A	N/A	0.00
NOTFILED		Lancaster General Hospital c/o Lancaster Collections	7100-000		579.00	N/A	N/A	0.00
NOTFILED		Lancaster General Hospital	7100-000		1,084.61	N/A	N/A	0.00
NOTFILED		PPL Electric Utilities	7100-000		4,097.79	N/A	N/A	0.00
NOTFILED		Chase Bank	7100-000		2,754.00	N/A	N/A	0.00
NOTFILED		Frost Arnett Company	7100-000		747.03	N/A	N/A	0.00
NOTFILED		Chase Bank c/o LTD Financial Services	7100-000		1,630.92	N/A	N/A	0.00
NOTFILED		Credit Bureau of Lancaster, Inc.	7100-000		2,656.41	N/A	N/A	0.00
NOTFILED		Anesthesia of Lancaster c/o National Recovery	7100-000		153.00	N/A	N/A	0.00
NOTFILED		Brian D. Sowatsky, DDS	7100-000		183.00	N/A	N/A	0.00
NOTFILED		Aargon Collection Agency	7100-000		80.00	N/A	N/A	0.00
NOTFILED		Allegheny Valley Hospital	7100-000		400.00	N/A	N/A	0.00
NOTFILED		Ephrata Hospital c/o Financial Recoveries Clerk, U.S. Bankruptcy Court	7100-001	N/A	202.00			0.00
						135.63	135.63	135.63
TOTAL GENERAL UNSECURED CLAIMS					\$43,362.43	\$16,680.39	\$6,337.87	\$6,187.08

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-24177-CMB

Trustee: (580740) Charles O. Zebley, Jr.

Case Name: RICHARDS, ROBERT E., JR.
RICHARDS, AMANDA R.

Filed (f) or Converted (c): 10/03/13 (f)

§341(a) Meeting Date: 11/08/13

Period Ending: 09/28/17

Claims Bar Date: 05/31/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 VACANT HOUSE LOCATED IN LANCASTER PA	119,000.00	0.00		0.00	FA
2 CASH ON HAND	20.00	0.00		0.00	FA
3 CHECKING ACCOUNT AT S&T BANK (W)	300.00	0.00		0.00	FA
4 CHECKING ACCOUNT AT SOVEREIGN BANK	0.00	0.00		0.00	FA
5 SECURITY DEPOSIT TO CURRENT LANDLORS	850.00	0.00		0.00	FA
6 SECURITY DEPOSIT TO ELECTRIC COMPANY	100.00	0.00		0.00	FA
7 SECURITY DEPOSIT TO PEOPLE'S GAS	100.00	0.00		0.00	FA
8 SECURITY DEPOSIT TO WATER COMPANY	100.00	0.00		0.00	FA
9 HOUSEHOLD GOODS AND FURNISHINGS	3,000.00	0.00		0.00	FA
10 WEARING APPAREL	750.00	0.00		0.00	FA
11 JEWELRY	5,500.00	0.00		0.00	FA
12 POTENTIAL LAWSUIT AGAINST LONGHORN STEAKHOUSE (W) Amended value	60,000.00	50,000.00		67,500.00	FA
13 2006 CHEVROLET TRAILBLAZER	5,000.00	0.00		0.00	FA
14 1997 HONDA ACCORD (W)	2,000.00	0.00		0.00	FA
15 1 DOG	0.00	0.00		0.00	FA
15 Assets Totals (Excluding unknown values)	\$196,720.00	\$50,000.00		\$67,500.00	\$0.00

Major Activities Affecting Case Closing:

Report of unclaimed funds filed 7/31/17. TFR filed February 27, 2015. A check was not cashed by creditor. Trustee will see if he can find a better address for the uncashed check. If not, based on the information on hand he will either petition to redistribute the funds of pay the money into court.

TFR filed February 27, 2015. A check was not cashed by creditor. Trustee will see if he can find a better address for the uncashed check. If not, based on the information on hand he will either petition to redistribute the funds of pay the money into court.

Trustee's Notice of Assets & Request for Notice to Creditors Filed 2/27/14; Application to Employ Charles O. Zebley, Jr. and Zebley Mehalov & White, P.C. as Attorney for Trustee Filed 2/27/14; Order Granting Application to Employ Charles O. Zebley, Jr. for Charles O. Zebley, Jr., Trustee (Related Doc # [23]) Signed on 2/27/2014;

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-24177-CMB **Trustee:** (580740) Charles O. Zebley, Jr.
Case Name: RICHARDS, ROBERT E., JR. **Filed (f) or Converted (c):** 10/03/13 (f)
RICHARDS, AMANDA R. **§341(a) Meeting Date:** 11/08/13
Period Ending: 09/28/17 **Claims Bar Date:** 05/31/14

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Notice To File Proofs of Claim. Proofs of claim due by 05/31/2014; Objection to Debtor's Claim of Exemptions Filed by Trustee 3/28/14; Application to Employ Haggerty & Silverman, P.C. as Special Counsel Filed by Trustee; Order Setting Hearing on (RE: related document(s): [30] Objection to Debtor's Claim of Exemptions filed by Trustee Charles O. Zebley). Hearing scheduled for 4/29/2014 at 01:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 4/16/2014; Order Setting Hearing on (RE: related document(s): [31] Application to Employ filed by Trustee Charles O. Zebley). Hearing scheduled for 4/29/2014 at 01:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 4/16/2014; Response to Trustee's Objection to Debtors' Exemptions Regarding the Hearing on 4/29/2014. Filed by Amanda R. Richards, Robert E. Richards Jr. (RE: related document(s): [30] Objection to Debtor's Claim of Exemptions filed by Trustee Charles O. Zebley); Order Setting Hearing on (RE: related document(s): [36] Motion filed by Debtor Robert E. Richards, Joint Debtor Amanda R. Richards). Hearing scheduled for 4/29/2014 at 01:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 4/16/2014; Consent to Debtors' Motion to Amend Bankruptcy Schedules B and C Filed by Trustee; Withdrawal of Trustee's Objection to Debtors' Exemptions Filed; Default Order Granting Application to Employ Haggerty & Silverman, PC., as Special Counsel. (Related Doc # [31]) Signed on 4/25/2014; Objection to Debtor's Claim of Exemptions (Amended Exemptions) Filed 4/28/14; Order Setting Hearing on (RE: related document(s): [50] Objection to Debtor's Claim of Exemptions filed by Trustee Charles O. Zebley). Hearing scheduled for 5/22/2014 at 01:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 5/12/2014; Order Rescheduling Hearing Order Signed on 4/30/2014. (RE: related document(s): [50] Objection to Debtor's Claim of Exemptions filed by Trustee Charles O. Zebley). Hearing scheduled for 5/22/2014 at 09:00 AM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 5/12/2014; Default Order Granting Objection to Debtor's Claim of Exemptions (Related Doc # [50]) Signed on 5/16/2014; Objection to Claim of Atlas Acquisitions, LLC at claim number 1. Filed by Trustee; Objection to Claim of Resurgent Capital Services at claim number 11. Filed by Trustee; Order Scheduling Date For Hearing on Objection to Claim (RE: related document(s): [60] Objection to Claim filed by Trustee Charles O. Zebley). Hearing scheduled for 10/7/2014 at 10:00 AM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 9/30/2014; Order Scheduling Date For Hearing on Objection to Claim (RE: related document(s): [60] Objection to Claim filed by Trustee Charles O. Zebley). Hearing scheduled for 10/7/2014 at 10:00 AM at p01 Courtroom A, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 9/30/2014; Default Order Granting Objection to Claim (Related Doc # [59]) Signed on 10/2/2014; Default Order Granting Objection to Claim (Related Doc # [60]) Signed on 10/2/2014; Motion to Approve Settlement of Litigation, Objection to Exemptions, and Pay Professionals; Order Setting Hearing on (RE: related document(s): [75] Motion to Approve Settlement filed by Trustee Charles O. Zebley). Hearing scheduled for 11/12/2014 at 02:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Responses due by 10/31/2014; Default Order Granting Motion to Approve Settlement (Related Doc # [75]) Signed on 11/4/2014; Request for Clerk's Certificate of Costs Filed; Clerk's Certificate of Costs Issued. Amount Due: \$ 0.00; Chapter 7 Trustee's Final Report, Application for Compensation and Application(s) for Compensation of Professionals filed on behalf of Charles O. Zebley Jr.. The United States Trustee has reviewed and has no objection to (i) the Trustees Final Report and Account on the Administration of the Estate and Final Application for Compensation and (ii) the Trustees Proposed Distribution of Property of the Estate, all of which documents have been filed in the above referenced case. Filed by U.S. Trustee; Application for Compensation for Charles O. Zebley Jr., Trustee Chapter 7, Period: 10/4/2013 to 2/27/2015, Fee: \$5,050.00, Expenses: \$24.14. Filed by Trustee; Application for Compensation for Charles O. Zebley Jr., Trustee's Attorney, Period: 2/27/2015 to 5/1/2015, Fee: \$4,625.00, Expenses: \$901.11. Filed by Attorney Charles O. Zebley Jr.; Notice of Trustee's Final Report and Application for Compensation Dated 5/1/2015. Filed by Charles O. Zebley Jr. Hearing scheduled for 6/9/2015 at 01:30 PM at p02 Courtroom B, 54th Floor, U.S. Steel Tower, Pittsburgh. Objections due by 5/22/2015; Order of Distribution Signed on 5/29/2015; Default Order Granting Application For Compensation (Related Doc # [86]) Granting for Charles O. Zebley, fees awarded: \$5050.00, expenses awarded: \$24.14 Signed on 5/29/2015; Default Order Granting Application For Compensation (Related Doc # [87]) Granting for Charles O. Zebley, fees awarded: \$4625.00, expenses awarded: \$901.11 Signed on 5/29/2015; Report of Unclaimed Funds Filed by Trustee; Receipt of Funds Received for Deposit into Registry Account. Receipt Number 13065, Fee Amount \$135.63;

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 13-24177-CMB **Trustee:** (580740) Charles O. Zebley, Jr.
Case Name: RICHARDS, ROBERT E., JR. **Filed (f) or Converted (c):** 10/03/13 (f)
RICHARDS, AMANDA R. **§341(a) Meeting Date:** 11/08/13
Period Ending: 09/28/17 **Claims Bar Date:** 05/31/14

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2015 **Current Projected Date Of Final Report (TFR):** February 27, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-24177-CMB

Case Name: RICHARDS, ROBERT E., JR.
RICHARDS, AMANDA R.

Taxpayer ID #: **-***0875

Period Ending: 09/28/17

Trustee: Charles O. Zebley, Jr. (580740)

Bank Name: Rabobank, N.A.

Account: *****0866 - Checking Account

Blanket Bond: \$13,793,048.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/21/14	{12}	Liberty Mutual Insurance	Settlement Proceeds from Personal Injury Claim (Doc. No. 81)	1149-000	67,500.00		67,500.00
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.12	67,470.88
11/19/14	101	Haggerty & Silverman, P.C.	Special Counsel Fees Per 11/4/14 Order (Doc. No. 81)	3210-000		22,500.00	44,970.88
11/19/14	102	Haggerty & Silverman, P.C.	Special Counsel Expenses Per 11/4/14 Order (Doc. No. 81)	3220-000		3,521.92	41,448.96
11/19/14	103	Robert E. Richards, Jr. and Amanda R. Richards	Debtors' Exemptions Per 11/4/14 Order (Doc. No. 81)	8100-002		24,500.00	16,948.96
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		80.29	16,868.67
12/18/14	104	International Sureties, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/18/2014 FOR CASE #13-24177, Bond # 016026363	2300-000		22.18	16,846.49
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		34.98	16,811.51
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.18	16,787.33
06/17/15	105	Charles O. Zebley, Jr.	Dividend paid 100.00% on \$5,050.00, Trustee Compensation; Reference:	2100-000		5,050.00	11,737.33
06/17/15	106	Charles O. Zebley, Jr.	Dividend paid 100.00% on \$24.14, Trustee Expenses; Reference:	2200-000		24.14	11,713.19
06/17/15	107	Charles O. Zebley, Jr., Esquire	Dividend paid 100.00% on \$901.11, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		901.11	10,812.08
06/17/15	108	Charles O. Zebley, Jr., Esquire	Dividend paid 100.00% on \$4,625.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,625.00	6,187.08
06/17/15	109	DISCOVER BANK	Claim No. 2; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		2,408.33	3,778.75
06/17/15	110	QUANTUM3 GROUP LLC AS AGENT FOR	Claim No. 3; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		220.54	3,558.21
06/17/15	111	QUANTUM3 GROUP LLC AS AGENT FOR	Claim No. 4; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		387.70	3,170.51
06/17/15	112	QUANTUM3 GROUP LLC AS AGENT FOR	Claim No. 5; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		225.23	2,945.28
06/17/15	113	CAPITAL ONE BANK (USA), N.A.	Claim No. 6; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		787.99	2,157.29
06/17/15	114	CAPITAL ONE BANK (USA), N.A.	Claim No. 7; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		722.49	1,434.80
06/17/15	115	VISITING NURSE ASSOC.	Claim No. 8; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed Stopped on 09/28/17	7100-000		135.63	1,299.17

Subtotals : \$67,500.00 \$66,200.83

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-24177-CMB
Case Name: RICHARDS, ROBERT E., JR.
 RICHARDS, AMANDA R.
Taxpayer ID #: **-***0875
Period Ending: 09/28/17

Trustee: Charles O. Zebley, Jr. (580740)
Bank Name: Rabobank, N.A.
Account: *****0866 - Checking Account
Blanket Bond: \$13,793,048.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/17/15	116	CITIBANK, N.A.	Claim No. 9; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		492.70	806.47
06/17/15	117	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	Claim No. 10; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed	7100-000		806.47	0.00
07/31/17	118	Clerk, U.S. Bankruptcy Court	Unclaimed funds paid to court from final distribution--Re. Claim No. 8	7100-001		135.63	-135.63
09/28/17	115	VISITING NURSE ASSOC.	Claim No. 8; Your Account/Ref # ; Dividend paid on the Claim Amount Allowed Stopped: check issued on 06/17/15	7100-000		-135.63	0.00

ACCOUNT TOTALS	67,500.00	67,500.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	67,500.00	67,500.00	
Less: Payments to Debtors		24,500.00	
NET Receipts / Disbursements	\$67,500.00	\$43,000.00	

Net Receipts :	67,500.00
Less Payments to Debtor :	24,500.00
Net Estate :	\$43,000.00

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****0866	67,500.00	43,000.00	0.00
	67,500.00	\$43,000.00	\$0.00